



AFGE Wants to Help You

## PROTECT YOUR PAYCHECK!

Protect your most important asset-  
**Your ability to earn an income**

AFGE is offering a new voluntary benefit plan:  
**Short Term Disability Income Insurance**

This plan can provide a tax-free monthly benefit should you be off work due to any covered illness or off the job accident. The coverage provides members a monthly check for both expected and unexpected losses of income. (Expected loss of income like an elective surgery or maternity, or the unexpected like a car accident or serious illness.)

**Guaranteed Issue** During this enrollment period, new Members are eligible to receive, core coverage (50% of your monthly income up to \$5,000) without answering health questions - and you cannot be turned down. Members who were eligible during our previous enrollment but did not apply may still apply for coverage with a simple three question application.

### Payments Direct to You

This policy will pay a monthly **tax free** benefit to you. It pays in addition to your Federal sick and annual leave, but will not pay in addition to Workers Compensation.

### Significant Coverage Amounts

Members can insure up to 60% of your monthly income. (\$5,000 per month maximum)

### Affordable

Coverage is available to you at affordable rates that are determined by your needs.

### Yours to Keep

You can keep your coverage and pay the same rates if you retire or take another job.

### Payroll Deducted

Premiums are paid automatically from your paycheck so you have one less bill to think about.

### Flexible

Individual members can customize a plan that best fits your needs and your budget.

- Select Benefit Amounts from \$400 to \$5,000 per month
- Select the Max benefit period from 6 months to 60 months
- Members can choose a 7, 14, or 30 day waiting period for a covered illness
- No Elimination Period for Accidents

**The New Accident Policy  
can extend coverage to  
your spouse and children!**

**WHEN:**

**HOW:**

**WHERE:**